### Health care affordability for California workers and consumers

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## Premiums and deductibles have grown faster than wages and incomes

Average annual growth rates for premiums and deductibles for private-sector workers; median wages; and median household income in California, 2002-2022



Source: MEPS-IC California 2002-2022; US Census Current Population Survey

# Faster growth in premiums adds up over 20 years

Family premiums for private-sector workers, 2002 and 2022



Premiums were 2.7 times higher in 2022 than in 2002

California median wages and median household income were 1.8 times higher in 2022 than in 2002

### Deductibles are increasingly common

#### Share of private-sector workers enrolled in coverage with deductibles in California, 2002-2022



Source: MEPS-IC California 2002-2022 (no data available for 2007)

# Health care takes up an increasing share of household budgets

Typical private-sector family coverage premium and potential deductible spending as a share of median household income, 2002 and 2022





Source: Current Population Survey; MEPS-IC California 2002, 2022

Note: Typical plans in 2002 did not have a deductible; 33% of private-sector enrollees did have a deductible, and the average amount was \$847 or 1.8% of median household income in that year. By 2022, 77% of private-sector worker enrollees had a deductible.

## More than half of Californians delay or skip care due to cost, making conditions worse





### Delays in care due to cost are most common for Latino and Black Californians

Share of California adults reporting that they or a family member skipped or delayed the following in the past 12 months due to cost, by race/ethnicity (2022)



Source: CHCF California Health Policy Survey (respondents surveyed Sep.- Nov. 2022)

### Who paid total CA health expenditures? (2022)



Source: Healthy California for All Commission Analytic Findings



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Recent report:

Miranda Dietz and Laurel Lucia, *Measuring Consumer Affordability is Integral to Achieving the Goals of the California Office of Health Care Affordability,* UC Berkeley Labor Center, January 2024.

<u>https://laborcenter.berkeley.edu/measuring-consumer-affordability/</u>

